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Paid Up Capital \$120,000
Surplus and Undivided Profits \$75,000

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BETWEEN

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Steamer "Mobjack."

	Mon. Wed. and Fri.	Tues. Thurs. and Sat.
Lv. Norfolk (O. D. Wharf).....	A. M. 6 30	A. M. 6 30
Portsmouth (North St. Wharf).....	6 45	6 45
Norfolk (Bay Line Wharf).....	7 00	7 00
Old Point.....	8 00	8 00
Philpot's Wharf, East River.....	10 00	10 00
Williams' Wharf, East River.....	10 15	10 15
Hicks' Wharf, East River.....	10 30	10 30
Diggs' Wharf, East River.....	11 00	11 00
Ware River.....	12 00	12 00
.....	12 15	12 15
.....	1 00	1 00
.....	5 00	5 00

MESSAGE OF PRESIDENT

President Makes Suggestions
to Congress

THE NATION IS PROSPEROUS

Strong Official Recommendations and
Questions That Will Demand the
Attention of Congress—Mr. Roose-
velt's Views on Needed LegislationThe following is a general synop-
sis of the annual message of Pres-
ident Roosevelt, read at opening of
Congress:

Introduction.

To the Senate and House of Repre-
sentatives:

The people of this country continue to enjoy great prosperity. Undoubtedly there will be ebb and flow in such prosperity, and this ebb and flow will be felt more or less by all members of the community, both by the deserving and the undeserving. Against the wrath of the Lord the wisdom of man can not avail; in times of flood or drouth human ingenuity can but partially repair the disaster. A general failure of crops would hurt us. Again, if the folly of man mars the general well-being, then those who are innocent of the folly will have to pay part of the penalty incurred by those who are guilty of the folly. A panic brought on by the speculative folly of part of the business community would hurt the whole business community. But such stoppage of welfare, though it might be severe, would not be lasting. In the long run the one vital factor in the permanent prosperity of the country is the high individual character of the average American worker, the average citizen, no matter what his position or rank.

But in time of peace the revenue must on the average, taking a series of years together, equal the expenditures. Last year there was a surplus of \$100,000,000.

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I recommend more adequate provision than has been made heretofore for the work of the Department of State. Within a few years there has been a very great increase in the amount and importance of the work to be done by that Department, both in Washington and abroad. The increase of our foreign trade, the increase of wealth among our people, the increase of our foreign trade, the increase of American capital which is seeking investment in foreign countries, and the growth of our power and weight in the councils of the civilized world.

Federal Elections.

The President touches upon the question of Federal elections quoting the well known constitutional provision that Congress shall be the final judge of the qualification of its own members. He also declares strongly against all forms of corruption and expresses regret at the growing tendency to increase expenses in connection with the conduct of political campaigns. Briefly, he advocates the greatest possible purity of the ballot and the fullest freedom of the exercise of the elective franchise consistent with good government.

Immigration.

The subject of immigration is treated by Mr. Roosevelt in a particularly able and thoughtful manner. The tendency of foreigners to congregate in sections of the country already congested with people is deplorable. High-class foreigners are desirable and are welcomed, but only those with tendencies toward good citizenship and of industrious and law-abiding habits will add to the general welfare of the nation. It is pointed out that our farming sections need labor, and that all who come with a will to work will find a ready welcome.

The Jamestown Tercentennial.

This enterprise is highly commended by the President, who heartily sets the seal of his approval upon everything Congress may see fit to do to assist in making it a success.

Conclusion.

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In my annual Message to the Fifty-eighth Congress, at its third session, I called attention to the necessity for legislation requiring the use of block signals upon railroads engaged in interstate commerce. The number of serious collisions upon unblocked roads that have occurred within the past year adds force to the recommendation then made.

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The excessive hours of labor to which railroad employees in train service are in many cases subjected is also a matter which may well engage the serious attention of the Congress. The strain, both mental and physical, upon those who are engaged in the movement and operation of railroad trains under modern conditions is perhaps greater than that which exists in any other industry, and if there are any reasons for limiting by law the hours of labor in any employment, they certainly apply to those upon whose vigilance and alertness in the performance of their duties the safety of all who travel by rail depends.

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